WHAT IS CLAIMED IS:

- 1. A protective device adapted to be releasably mounted to an upper end portion of a ladder comprising:
- a body formed of a flexible material and having a bag-like shape with an opening formed therein, said body being sized to cover an upper end of a ladder; and a closure means attached to said body and extending about said opening, said closure means being operative to reduce a size of said opening.
- 2. The protective device according to claim 1 wherein said body is formed of a fabric material.
 - 3. The protective device according to claim 2 wherein said fabric material is a terry cloth material.

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- 4. The protective device according to claim 1 wherein said body is sized to cover an upper end of a ladder side rail.
- 5. The protective device according to claim 4 wherein said body is sized to cover an upper end of a ladder side rail having a ladder cover thereon.
 - 6. The protective device according to claim 1 wherein said body is sized to cover an upper end of a step ladder.
- 7. The protective device according to claim 1 wherein said body is reversible.
 - 8. The protective device according to claim 1 wherein said closure means is attached to said body by a fastening means.

- 9. The protective device according to claim 8 wherein said fastening means is stitching.
- 10. The protective device according to claim 8 wherein said fastening means is a hot 5 melt fabric glue.
 - 11. The protective device according to claim 1 wherein said closure means is an elastic band.
- 10 12. A protective device adapted to be releasably mounted to an upper end portion of a ladder comprising:
 - a flexible body formed of a fabric material and having a bag-like shape with an opening formed therein, said body being sized to cover an upper end of a ladder; and
- an elastic band attached to said body and extending at least partially about said opening, said elastic band being operative to reduce a size of said opening.
 - 13. The protective device according to claim 12 wherein said fabric material is a terry cloth material.
 - 14. The protective device according to claim 12 wherein said body is sized to cover an upper end of a ladder side rail.

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- 15. The protective device according to claim 14 wherein said body is sized to cover an upper end of a ladder side rail having a ladder cover thereon.
 - 16. The protective device according to claim 12 wherein said body is sized to cover an upper end of a stepladder.
- 30 17. The protective device according to claim 12 wherein said body is reversible.

- 18. The protective device according to claim 12 wherein said elastic band is attached to said body by stitching.
- 5 19. A protective device adapted to be releasably mounted to an upper end portion of a ladder comprising:
 - a flexible body formed of a fabric material and having a bag-like shape with an opening formed therein, said body being sized to cover an upper end of a ladder;
- an elastic band attached to said body and extending at least partially about said opening, said elastic band being operative to reduce a size of said opening; and
 - a fastening means attaching said elastic band to said body at an edge of said body surrounding said opening.
 - 20. The protective device according to claim 19 wherein said fastening means is stitching

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